

Certificate Number: 02114-pam-de-028078808

Bankruptcy Case Number: 1303732



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 18, 2016, at 07:45 o'clock PM EST, Joan L Boyer completed a course on personal financial management given by internet by CredAbility, a provider approved pursuant to 11 U.S.C § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: September 18, 2016

By: /s/Bethany Condoll

Name: Bethany Condoll

Title: Customer Service